

StackHabit LLC - Relationship Summary

(Form ADV, Part 3)

Item 1. Introduction

February 4, 2021

StackHabit LLC *doing business as* StackHabit (“STACKHABIT”)

StackHabit is an investment adviser registered with the Securities and Exchange Commission (“SEC”). There are other types of financial service professionals that provide different advisory services and fees and it is important that you understand the differences. The SEC provides free educational materials about investment advisors, brokerage services and investing and offers simple tools to help you to research firms and financial professionals at www.investor.gov/CRS.

Item 2. Relationships and Services

What investment services and advice can you provide me?

StackHabit provides a mobile investing experience for investors looking to grow their wealth.

We offer to clients the StackHabit Wrap Fee Program (the “Program”) involving discretionary investment advisory services sponsored by StackHabit. We offer these services to individual taxable accounts and individual retirement accounts (“IRA”), specifically Roth and Traditional accounts. The Program seeks to provide personalized, long-term oriented investment portfolios that are invested in our proprietary equity strategies. Each strategy is comprised primarily of a concentrated basket of stocks (long). The equities in each strategy are determined via our proprietary and fully discretionary research process. The philosophy of our investment process is to identify securities that meet a set of characteristics such as good growth prospects and a reasonable valuation. We believe by following this philosophy we have the potential to grow your capital over a multi-year time horizon at high rates of return. Moderate and Aggressive Portfolios may hold funds unallocated to equity in exchange traded fund, cash or a mix that StackHabit chooses at its sole discretion.

You would be invested in one or more of these strategies based on your goals inputted during the onboarding process in our mobile app. We then monitor your portfolio and the respective mix in each strategy. We do have an investment minimum along with other requirements to open an account – all of which can be found in our mobile app before you make a decision. For more info, read our Brochure starting on [page 4](#)

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

The Wrap Program Fee is 150 basis points (1.50%) per year for all clients. The Wrap Program Fee is prorated and charged daily, in arrears. The asset-based fee is assessed based on the Net Liquidation Value (previous day ending equity) entered as an annualized percentage, applied on a daily basis (252 business days are applied in this calculation.) Clients authorize StackHabit through the Client advisory agreement to deduct the fees directly from Client custodial accounts. See “Direct Fee Debit of StackHabit’s Fee” below. Aside from covering most of your fees to our broker-dealer and transaction costs, our fees associated with the Program includes access to our proprietary investment strategies and in-house research. In both our moderate and aggressive portfolios the use of etfs may increase the overall fees paid by the client, which is subject to the specific etfs chosen.

You would authorize StackHabit through our Advisory Agreement to deduct the fees directly from either your funding source or your custodial accounts. Note: You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. StackHabit in our sole discretion may from time to time offer lower fees through promotions, referrals and other discounts to some accounts that differ from the fees stated above. For example, we may provide a fee discount to clients who refer other clients, on the terms and conditions described on our website

We also pass-through other miscellaneous fees. Read more about our fees starting on page 7 of the Brochure.

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money could create conflicts of interest. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. An example to help you understand what this means includes that the way we make money (an asset-based fee or flat monthly fee) is not tied to your overall performance. See our Brochure (page 16) regarding our Code of Ethics and how we mitigate conflicts of interest.

Additionally, the Principals of the StackHabit, Cullen Breen and Benjamin Buchanan are investment advisor representatives of Dutch Asset and are held to the same duty of care of acting in the best interest of clients when acting in that capacity.

Item 4. Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

No. Visit www.investor.gov/CRS for a free and simple search tool to research us more.

Item 5. Additional Information

Read the accompanying Brochure and our [website](#) before you invest with us. It contains important info about our services. Email: ben@stackhabit.com for up-to-date information about us and to request a copy of our Relationship Summary.